## FLORIDA CONSUMER **ENEWSLETTER** www.800helpfla.com | 1-800-HELP-FLA (435-7352) | 1-800-FL-AYUDA (352-9832)





Becoming a victim of identity theft is not just something that happens to adults; children are increasingly targeted as well. Children comprise the fastest-growing segment of identity theft victims. Each year, more than 50,000

children in Florida become victims of identity theft and more than \$100 million is stolen from children whose identities have been compromised. Identity thieves target young victims because children have clean credit records, making it easy for the criminal to create new accounts. Because parents often don't check their child's credit report, identity theft among children can go undetected for years.

Child identity theft often surfaces when the child later applies for a credit card, financial aid for college or a new job. Occasionally, a victim may even receive a call from a collection agency attempting to collect an unpaid debt incurred using the child's identification. A new Florida law gives kids an extra line of defense against identity theft. Starting September 1, credit reporting agencies are required by law to establish and freeze a credit record for a minor upon request by a parent or quardian.

## Request a Credit Freeze for Kids

Contact the following credit reporting agencies: Equifax, Experian and TransUnion. The fee to freeze a child's credit report is \$10. If the child has already been the victim of identity theft, the fee is waived. For full details on how to contact all three credit bureaus, visit www.FreshFromFlorida.com/ProtectYourChild.

## **Keep Your Child's Personal Information Safe**

- Be cautious when giving out your child's Social Security number. If a school, youth sports team, or a medical office asks for your child's Social Security number, know that it's OK to question why they need it, what they will do with it and how they plan to keep it safe.
- Shred anything with your child's personal information. Shred forms, documents and mail before disposal.
- Never carry your child's Social Security card. To help reduce the risk for theft; leave your child's card and the cards of all the members of your family — in a secure place, like a safe at home or a safe deposit box.
- Educate your child about identity theft and the dangers of sharing personal data. Keep your child's sensitive documents safe and teach them the importance of keeping their Social Security card and other personal information in a secure place when they go off to college.

For additional information on protecting your child's credit, contact the Florida Department of Agriculture and Consumer Services by calling 1-800-HELP-FLA (435-7352) within Florida, 1-800-FL-AYUDA (352-9832) en Español or (850) 410-3800 from outside of Florida or visit www.FreshFromFlorida.com/ProtectYourChild.



Stop identity theft BEFORE it starts at www.FreshFromFlorida.com/ProtectYourChild

Florida Department of Agriculture and Consumer Services Adam H. Putnam, Commissioner